

In the claims:

1-29 (Cancelled).

30. (Currently Amended) A mobile terminal comprising:
an output for transmitting an application for credit over a first network;
an input for receiving account information associated with the application
for credit over a second network, said second network comprising a Gateway GPRS
Service Node,

wherein the mobile terminal is operable to detect a command preceding an
audio signal and operable to record the account information after detecting the command.

31. (Previously Presented) The mobile terminal of claim 30, wherein the first
network comprises a packet network.

32. (Cancelled)

33. (Cancelled)

34. (Previously Presented) The mobile terminal of claim 31, wherein the
application is transmitted during a session over the first network and wherein the account
information is transmitted during a session over the second network, and wherein the
session over the first network is initiated by the mobile terminal and wherein the session
over the second network is initiated by a node sending the account information associated
with the application for credit to the mobile terminal.

35. (Previously Presented) The mobile terminal of claim 34, wherein the
session over the first network is terminated prior to establishment of the session over the
second network.

36. (Previously Presented) The mobile terminal of claim 34, wherein the session over the first network is terminated after establishment of the session over the second network.

37. (New) A mobile terminal comprising:

a visual screen displaying a graphical user interface, wherein the graphical user interface guides user input for an application for credit;

an output for transmitting the user input for an application for credit and a mobile terminal identifier over a pre-established first network connection;

an input for receiving a control signal and encrypted account information associated with the application for credit over a second network, wherein the control signal prompts the mobile terminal to decrypt the account information and save the account information to non-volatile memory.

38. (New) The mobile terminal of claim 37, wherein the pre-established first network connection is a wireless internet connection.

39. (New) The mobile terminal of claim 37, wherein the mobile terminal identifier is an IP address.

40. (New) The mobile terminal of claim 37, wherein the mobile terminal identifier is a phone number.

41. (New) The mobile terminal of claim 37, wherein the control signal comprises a decryption protocol.

42. (New) The mobile terminal of claim 37, wherein the pre-established connection over the first network is terminated after establishment of the connection over the second network.